In an alternate embodiment of a conventional online gift certificate site, a buyer may purchase a "generic" gift certificate, which is then typically given as a gift to a recipient, whereby the generic gift certificate is supplied with a tracking number (which may be sent to a recipient, or may be e-mailed to the recipient). The recipient may then log on to the gift certificate site, and "redeem" the generic gift certificate by selecting one or more specific gift certificates, which in sum are equal to the designated value of the original generic certificate. However, as with other online business which offer paper based certificates for sale, the specific certificates are limited to an actual inventory of paper-based gift certificates which are available at that site. Upon redemption of the generic certificate, the specific certificate or certificates are then physically sent to the redeemer.

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On page 12, lines 5-10 of the Application as filed, please replace the paragraph with the following paragraph:

Acquisition of Certificates and Establishment of Keys. Figure 3 is a schematic view of an acquisition transaction 72 for a single-use certificate 60. During an acquisition transaction 72, an acquirer user ACQ typically provides a means to purchase a certificate 60, an authorization to purchase during a subsequent redemption transaction 104 (FIG. 4), or otherwise qualifies for issuance of the acquired certificate 60.

On page 26, lines 20-31 of the Application as filed, please replace the paragraph with the following paragraph:

Certificate Redemption. Figure 8 is a detailed schematic block diagram 174 of redeemer facility options. A redemption clerk RC (e.g. such as a sales clerk at a redemption location), establishes electronic communication with a certificate authority 12 through redeemer facilities 38. As seen in Figure 1, the redeemer facilities 38 are typically accessed through a redeemer computer terminal 36, a redeemer POS terminal 40, or by a telephone 44 (either by using a keypad driven menu, or through a live operator intermediary 14). One or more redeemer terminals 36, point of sale terminals 40, and/or telephonic devices 40 may be located at the redemption location RL, and may include a variety of wireless network communications, such as a localized wireless

network at the redemption location RL, or as remote wireless connections across a network 192 (FIG. 9) to the certificate authority 12, such as to the authorization server 16.

5 On page 29, lines 18-29 of the Application as filed, please replace the paragraph with the following paragraph:

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The issuer design module 200 typically includes selection of various design elements 62, such as through add design element control 122a, design library control 122b, and upload design control 122c. Attributes for a design are preferably set by attribute control 208. A design element 62 is preferably activated by control 210. A design element 62 which is not needed may be deleted by deletion control 212. The issuer design module 200 preferably includes indicia selection control 122d, in which the issuer user may define the number and type of certificate identification indicia 88 (FIG. 3) to be displayed on an acquired certificate 60, such as a human readable serial code 68, or machine readable indicia 70. The redemption rule module 202 typically includes user selectable expiration limitations 124a, location selection 124b, or other redemption rules 124c. As well, other issuer entered restrictions may be entered, such as availability 126a, or other restrictions 126n.